

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stanley M. Fidler
Debtor

Case No. 16-00820-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Jun 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2017.

db +Stanley M. Fidler, 1794 Grace Avenue, Lebanon, PA 17046-1507
4757575 Advance Auto Parts, P.O. Box 742063, Atlanta, GA 30374-2063
4757576 +Alldata, 9650 West Taron Drive, Suite 100, Elk Grove, CA 95757-8197
4757577 +America's AA Harrisburg, 1100 South York Street, Mechanicsburg, PA 17055-4741
4757579 Comcast, P.O. Box 3002, Southeastern, PA 19398-3002
4819262 +Michell Warner, Kelsey Frankowski, Esquire, 4 Park Plaza, Second Floor,
Wyomissing, PA 19610-1398
4757580 +Michell Werner, 113 West Reistville Road, Myerstown, PA 17067-3048
4757582 Nation Star Mortgage, P.O. Box 650783, Dallas, TX 75265-0783
4775688 +NextGear Capital, Inc., ATTN: Kathryn Benfield, 1320 City Center Drive, Suite 100,
Carmel, IN 46032-3816
4847572 +NextGear Capital, Inc., 1320 City Center Drive, Suite 100, Carmel, IN 46032-3816
4757583 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: SnapOn, 950 Technology Way, Suite 301, Libertyville, IL 60048)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4757581 E-mail/Text: mitchell11.snapon.finance@mitchell11.com Jun 13 2017 19:15:51 Mitchell11,
25029 Network Place, Chicago, IL 60673-1250
4763201 EDI: RECOVERYCORP.COM Jun 13 2017 19:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4757584 EDI: NEXTEL.COM Jun 13 2017 19:08:00 Sprint, P.O. Box 4181, Carol Stream, IL 60197-4181
4846025 EDI: WFFC.COM Jun 13 2017 19:08:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
4757585 EDI: WFFC.COM Jun 13 2017 19:08:00 Wells Fargo Business Line, P.O. Box 6426,
Carol Stream, IL 60197-6426

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4757578 ##+Capital Credit Corporation, P.O. Box 1121, 1100 South York Street,
Mechanicsburg, PA 17055-4741

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2017 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lawrence G. Frank on behalf of Trustee Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com,
trusteeofrank@gmail.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
R Scot Feeman on behalf of Debtor Stanley M. Fidler rsfeeman@feemanlaw.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:Debtor 1 **Stanley M. Fidler**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0309**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

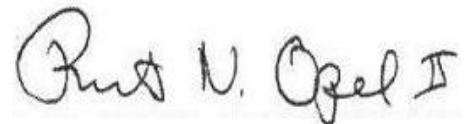
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-00820-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stanley M. Fidler

June 13, 2017**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.